

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 6,932,268 B1  
APPLICATION NO. : 10/608419  
DATED : August 23, 2005  
INVENTOR(S) : McCoy et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In the drawings, Sheet 1, Figure 1, the reference numeral 111 should be applied to the link connecting service provider 101 and non-credit-card-accepting payees 113A-113N, and the reference numeral 112 should be applied to the link connecting service provider 101 and credit-card-accepting payees 110A-110N.

In the drawings, Sheet 3, FIGURE 3A, for steps 301, 320, and 330, "reqeust" should read --request--; for step 306, "baed" should read --based--; for step 317, "Furture" should read --Future--; for step 332B, "remittanceadvice" should read --remittance advice--; and for the circle following step 310, "4B" should read --3B--.

Column 6, line 67, "competing" should read --completing--.

Column 11, line 40, reference numerals "209A-209N" should read --109A-109N--.

Column 13, line 1, reference numerals "11A-110N" should read --110A-110N--.

Column 13, line 40, reference numeral "103" should read --203--.

Column 15, line 23, reference numeral "310B" should read --210B--.

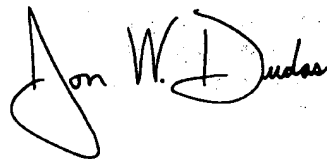
Column 15, line 24, reference numeral "208A-208N" should read --108A-108N--.

Column 16, line 41, "service provider 103" should read --service provider processor 203--.

Column 16, line 64, reference numeral "452" should read --352--.

Signed and Sealed this

Tenth Day of October, 2006



JON W. DUDAS  
*Director of the United States Patent and Trademark Office*